



Order Filed on February 7, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.
Sentry Office Plz
216 Haddon Ave.
Suite 406
Westmont, NJ 08018
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Banc of America Funding Corporation 2007-4, U.S.
Bank National Association, as Trustee

In Re:

Malgorzata Berchin, Scott Berchin,

Debtors.

Case No.: 18-34522 JKS

Adv. No.:

Hearing Date: 2/28/19 @ 8:30 a.m.

Judge: John K. Sherwood

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: February 7, 2019

A handwritten signature in dark ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtors: Malgorzata Berchin, Scott Berchin

Case No.: 18-34522 JKS

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Banc of America Funding Corporation 2007-4, U.S. Bank National Association, as Trustee, holder of a mortgage on real property located at 125 Highland Trail, Denville, NJ 07834-2011, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Scott J. Goldstein, Esquire, attorney for Debtors, Malgorzata Berchin and Scott Berchin, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 4) in full through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve her right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Scott Berchin
Malgorzata Berchin
Debtors

Case No. 18-34522-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2019.
db/jdb Scott Berchin, Malgorzata Berchin, 125 Highland Trl, Denville, NJ 07834-2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Banc of America Funding Corporation 2007-4, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Banc of America Funding Corporation 2007-4, U.S. Bank National Association, as Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Scott J. Goldstein on behalf of Debtor Scott Berchin sjg@sgoldsteinlaw.com, cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com
Scott J. Goldstein on behalf of Joint Debtor Malgorzata Berchin sjg@sgoldsteinlaw.com, cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6